

FILED VIA EFS WEB

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Hobson, et al.	Docket No.:	40655.4400
Serial No.:	09/943,658	Group Art Unit:	3621
Filed:	August 30, 2001	Examiner:	Hewitt II, Calvin L.
Title:	ONLINE CARD PRESENT TRANSACTION	Confirmation No.:	3216

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated April 5, 2007, in which this Reply is filed within two months, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims, which begins on page 3 of this paper.

Remarks/Arguments begin on page 7 of this paper.